

Docket No. CITI0049-CON

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re Patent Application of

James ZEANAH, et al.

Group Art Unit: 2663

Serial No.: 09/323,210

Examiner: Brad Thomas Mace

Filed: June 1, 1999

For: SYSTEM AND METHOD FOR DELIVERING FINANCIAL SERVICES

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. §§ 1.97 AND 1.98**

U.S. Patent and Trademark Office
Customer Service Window, Mail Stop Amendment
Randolph Building
401 Dulany Street
Alexandria, VA 22314

Sir:

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98 and MPEP § 609, the references noted on the attached form PTO-1449 are hereby brought to the attention of the Examiner.

Since this statement is being filed after receipt of an Office Action, a fee of \$180.00 is enclosed pursuant to 37 C.F.R. § 1.17(p). However, the Commissioner is hereby authorized to charge any additional fees which may be required, or to credit any overpayment, to Deposit Account No. 501458. A duplicate copy of this letter is submitted herewith for that purpose.

05/11/2005 SZEWDIE1 00000074 09323210

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The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine any materiality thereof to the claimed invention. See 37 C.F.R. §§ 1.104(a) conferring the PTO duty to consider and use any such information. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

Respectfully submitted,

Date: _____

5/10/2005

By: _____

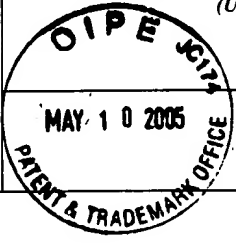
For

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Form PTO-1449 (Rev. 2-32)		U.S. Department of Commerce Patent & Trademark Office		Atty. Docket No. CITI0049-CON		Serial No. 09/323,210	
INFORMATION DISCLOSURE STATEMENT <i>(Use several sheets if necessary)</i>							
				Applicant James ZEANAH, et al.			
				Filing Date June 1, 1999		Group	
U.S. PATENT DOCUMENTS							
Examiner Initial		Document Number	Date	Name	Class	Sub- Class	Filing Date (if appropriate)
FOREIGN PATENT DOCUMENTS							
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							
		Supplementary European Search Report for Application No. EP 97 91 3679, dated January 17, 2005 (mailing date)					
		Preliminary Examination Report for Application No. PCT/US97/18702, dated February 17, 1999 (mailing date)					
		Written Opinion for Application No. PCT/US97/18702, dated October 20, 1998 (mailing date)					
		International Search Report for Application No. PCT/US97/18702, dated April 27, 1998 (mailing date)					
		"Java Perks Developer Interest From IS to Embedded Systems," <i>Computer Design</i> , Pennwell Publ., Littleton, Massachusetts, Vol. 35, No. 6, pp. 32-34, 37, May 1, 1996					
		Whybrow, M., "Epidemic Proportions," <i>Banking TechnologyUK</i> , Vol. 13, No. 2, p. 20, March, 1996					
		Jain, R., et al., "Network Support for Personal Information Services to PCS Users," <i>Networks for Personal Communications Conference Proceedings</i> , pp. 1-7, March 16, 1994					
EXAMINER				DATE CONSIDERED			
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication.							